

## Social Security

19 Oct 1972  
Under the "carry-over" rule of the medical insurance part of Medicare, doctor bills for October, November and December may in some cases count toward the \$50 annual deductible for both 1972 and 1973, according to Don Donaldson, social security district manager in Provo. The medical insurance part of Medicare helps pay for doctor bills and a variety of other medical expenses of almost everyone 65 and over. Before payments from Medicare begin, the patient must meet the annual deductible—the first \$50 of covered medical expenses accumulated in a calendar year.

The carry-over rule helps the Medicare patient who might otherwise have to pay the \$50 deductible twice in a short period of time, once at the end of one year, again at the beginning of the next year. Under the carry-over rule, doctor bills for October, November, and December which can be counted toward your \$50 deductible for 1972, can apply to the deductible for both 1972 and 1973.

Even if a Medicare patient has not met the 1972 deductible before October, he should send in all of his medical bills for covered services for the last 3 months of 1972 and the "carry-over" amount will be credited to your deductible for 1973. The bills should be sent in with a

Request for Medicare Payment form, available at most doctors' offices and all social security offices. They should be sent to Medicare Medical Service Bureau or the Utah State Medical Association, Inc., 2455 Parley's Way, Box 270, Salt Lake City, Utah 84110, the health insurance organization that handles medical insurance payments in Utah.

The medical insurance part of Medicare pays 80 per cent of the reasonable charges for covered services after the deductible has been met. The program is funded by individual premiums matched by the Federal Government. The medical insurance supplements Medicare hospital insurance for people 65 and over, funded by social security contributions. Medicare is administered by the Social Security Administration of the U. S. Department of Health, Education, and Welfare.